



Click here to submit a question!
Questions?

I wish you and yours the brightest, healthiest, and happiest New Year! For nearly 45 years, the Fleet and Family Support Program (FFSP) has supported Sailors and Navy

You might have heard of the "FAP" but do you know what it means and how it is beneficial for active-duty military, military families or romantic partners? Meet their family-active-duty service members and their

Ring in the New Year with a new career opportunity. The Department of Defense (DoD) Spouse Education and Career Opportunity (SECO) is partnering with

January 2024 is the 20th Annual National Stalking Awareness Month (NSAM), an annual call to action to recognize and respond to the criminal, traumatic and dangerous victimization

It is not uncommon for many people to experience the all-too-common financial shock following the holidays. In fact, more than 30 percent of consumers go into additional debt to cover holiday

See the full list of webinars available on www.MyNavyFamily.com this month. Topics include Deployment, Employment, Finance, Life Skills, Parenting, Relocation and Transition.

As the calendar turns to a new year and the holidays fade into the background, Financial Wellness Month is a reminder to check financial goals, review the family budget and make a plan to ensure

Family Connection is a publication of the Fleet and Family Support Program. The Navy's Fleet and Family Support Program promotes the self-reliance and resilience of Sailors and their families. We provide information that can help you meet the unique challenges of the military lifestyle. The appearance of external links in this newsletter does not constitute official endorsement on behalf of the U.S. Navy or Department of Defense.

Letter from the Director



I wish you and yours the brightest, healthiest, and happiest New Year!

For nearly 45 years, the Fleet and Family Support Program (FFSP) has supported Sailors and Navy families with programs and services provided at your local Fleet and Family Support Center (FFSC). FFSC staff are with you through your journey's proudest and most challenging moments. Every year, they aim to improve the quality of service provided to you and your family, whether serving at home or abroad.

I have said this in the past and will continue to say it: we at the FFSP work diligently to provide a wide range of tools and resources that can positively influence your mental health, well-being, and resilience. Our dedicated FFSC personnel are available to help you begin 2024 with a brighter, more resilient outlook!

Make today the day you begin prioritizing your mind, body, and spirit!

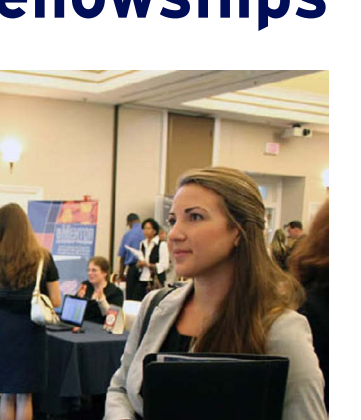
Here are some health and wellness resources to help:

- [Total Force Fitness](#)
- [MyNavy Family App](#)
- [Fleet and Family Support Program \(FFSP\) Information and Referral](#)
- [Dial 988 or 988 Suicide & Crisis Lifeline](#)
- [Military OneSource](#): free, confidential, non-medical counseling via phone and live chat, 24 hours a day, 7 days a week
- [International calling options](#)
- [Mental Health](#)

Many wellness resources are available within our Navy community to assist you on this journey! If you have questions, please reach out to cnic.ffsp.fctc@navy.mil, and you will hear from us!

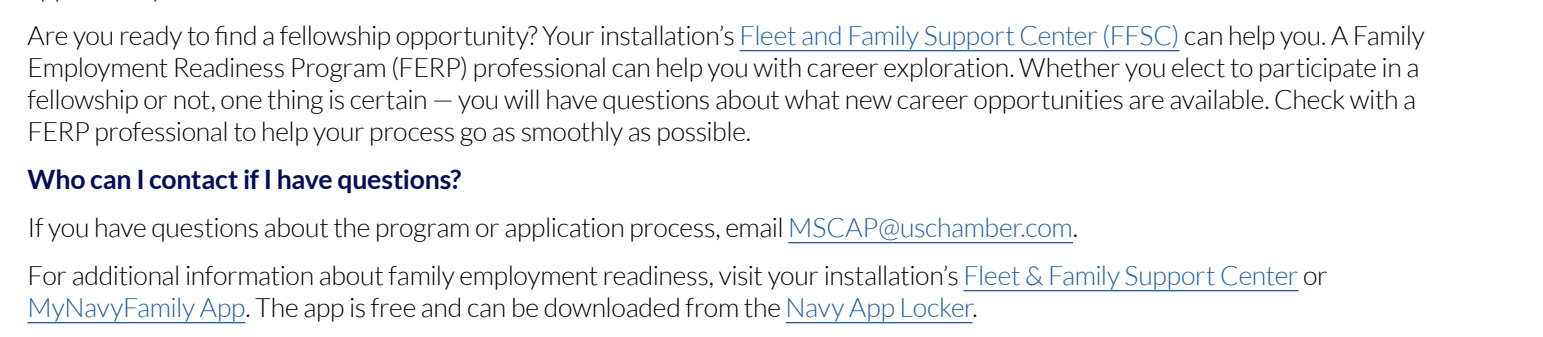
I hope every day in 2024 is your best day!

Sincerely,
Shauna Turner
Fleet and Family Support Program, Director
Commander, Navy Installations Command



January Holidays and Observances:

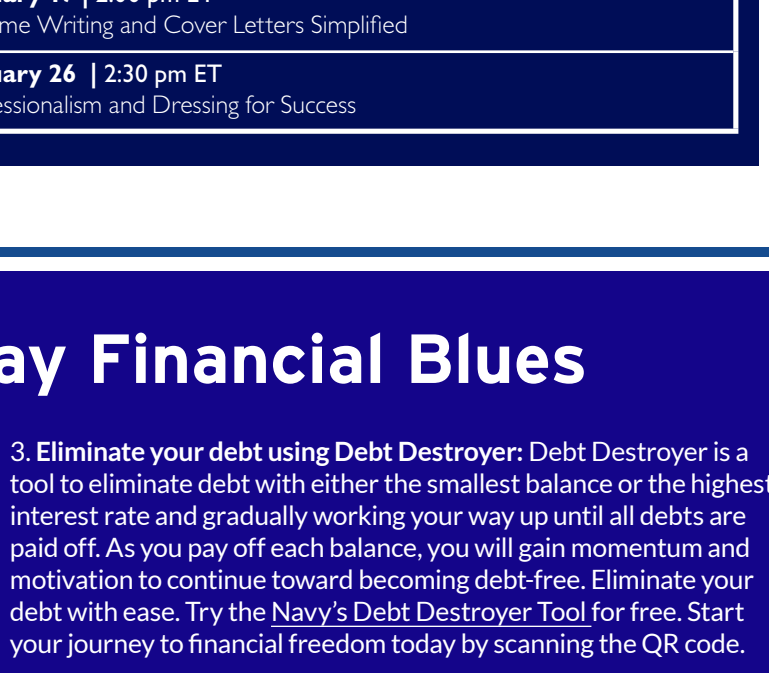
- January 1 – New Year's Day
- January 15 – Martin Luther King, Jr. Day
- January 27 – International Holocaust Remembrance Day
- Financial Wellness Month
- National Stalking Awareness and Prevention Month



DoD Offers Military Spouses Paid Fellowships

Ring in the New Year with a new career opportunity!

The Department of Defense (DoD) Spouse Education and Career Opportunity (SECO) is partnering with Deloitte and Hiring our Heroes (HOH), offering military spouses the opportunity of a 12-week paid fellowship with a variety of employers across diverse industries and locations in the private and government sector. The DoD is working on making connections with more companies to participate in the fellowship program for 2024.



In the last 11 months, approximately 85 percent of spouses successfully transitioned from fellowship participants to employees. The average salary for military spouses in a fellowship is \$18 per hour. When a spouse transitions from fellow to employee, the average salary is \$77,000. It is a great direct hiring opportunity for spouses who are ready for a career. To date, out of 3,649 applications received, 212 applicants were placed in a fellowship, with 76% continuing to employment.

Who is eligible?
Career-ready spouses of U.S. Navy, Marine Corps, Army, Air Force, and Space Force members, including active, reserve and National Guard components, are eligible to apply for the fellowship program. Placement is determined by applicants' educational and previous work experiences, as well as employer needs.

How to apply?
Start the application process by visiting the [Military Spouse Career Accelerator Pilot \(MSCAP\) registration website](#). After answering a few questions to determine eligibility, you will be directed to an external MSCAP application link to complete the remainder of the application process.

Are you ready to find a fellowship opportunity? Your installation's [Fleet and Family Support Center \(FFSC\)](#) can help you. A Family Employment Readiness Program (FERP) professional will help with career exploration. Whether you elect to participate in a fellowship or not, one thing is certain – you will have questions about what new career opportunities are available. Check with a FERP professional to help your process go as smoothly as possible.

Who can I contact if I have questions?
If you have questions about the program or application process, email MSCAP@uschamber.com.

For additional information about family employment readiness, visit your installation's [Fleet & Family Support Center](#) or [MyNavyFamily App](#). The app is free and can be downloaded from the [Navy App Locker](#).

VIRTUAL FFSC EMPLOYMENT WEBINARS	
January 5 8:00 am ET USAJobs 2024	January 10 12:00 pm ET Acing the Interview
January 17 12:00 pm ET Improve Your Professional Presence: Job Search Strategies	January 17 2:00 pm ET Resume Writing and Cover Letters Simplified
January 24 2:00 pm ET Innovative Interviewing	January 26 2:30 pm ET Professionalism and Dressing for Success

Overcoming Post-Holiday Financial Blues

By Fran Jackson, AFC®, MBA, CNIC Personal Financial Manager Program analyst

It is not uncommon for many people to experience the all-too-common financial shock following the holidays. In fact, more than 30 percent of consumers go into additional debt to cover holiday expenses, making the new year a daunting financial burden.

3. **Eliminate your debt using Debt Destroyer:** Debt Destroyer is a tool to eliminate debt with either the smallest balance or the highest interest rate and gradually working your way up until all debts are paid off. As you pay off each balance, you will gain momentum and motivation to continue toward becoming debt-free. Eliminate your debt with ease. Try the Navy's Debt Destroyer Tool for free. Start your journey to financial freedom today by scanning the QR code.

Despite sky-high inflation, the holiday season sees an increase in spending. Last year, more than \$211 billion was spent online during the holiday season, an increase of three and a half percent from the previous year. With credit card balances averaging over \$5,000 and interest rates soaring past 19 percent, paying off holiday debt can seem overwhelming.

4. **Convert clutter to cash:** A New Year's clear out can not only declutter your space but also bolster your bank account. Whether it is a traditional yard sale or using online platforms to sell your unwanted items, turn your trash into cash and pay off debt in 2024. Remember, what might be junk to you could be treasure to someone else.

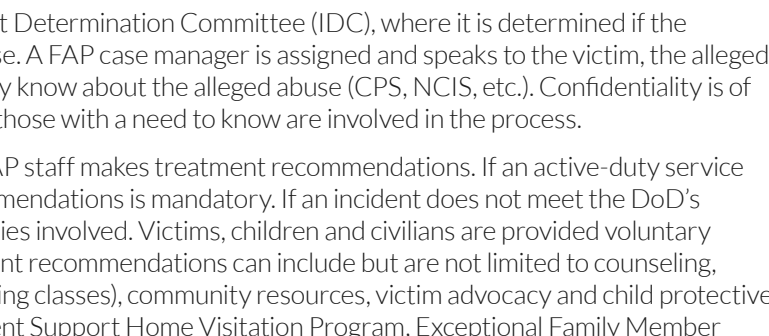
However, there are viable strategies to overcome post-holiday debt that do not require a miracle, just a methodical approach.

Implementing these steps requires discipline and consistency. Starting now with an eye towards the 2024 holidays can make all the difference. Set a budget for the next holiday season and save incrementally to avoid another financial surprise. By tackling your debt proactively, you can ensure that the next holiday season is celebrated with financial peace rather than panic.

Here are four strategic steps to defrost your finances.

To find out more about beating the post-holiday financial blues, contact a financial specialist at your installation's [Fleet and Family Support Center](#).

1. **Tailor your budget:** The first step is to understand the gravity of your debt by scrutinizing bank statements and prioritizing those with higher interest rates to reduce total interest accrued. Trimming the excess from your budget can free up significant amounts for debt repayment. A "needs-based" budget is recommended, focusing on essentials and cutting out luxuries. This might mean brewing your own coffee or canceling unnecessary subscriptions. Small savings, like using coupons or downsizing your phone plan, and evaluating needs versus wants can also contribute to bigger financial relief.



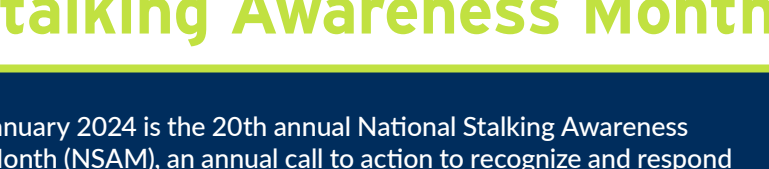
2. **Negotiate with creditors:** Do not underestimate the power of communication with your creditors. Requesting a lower interest rate can sometimes lead to a temporary or permanent reduction in annual percentage rate (APR), easing the repayment process. The Servicemembers Civil Relief Act (SCRA) offers an amazing benefit to military personnel. It gives service members the ability to lower the interest rates on debts they acquired before joining the military to six percent. This could make a significant difference in your financial situation and help you save some money.

Financial Wellness for the New Year

As the calendar turns to a new year and the holidays fade into the background, Financial Wellness Month is a reminder to check financial goals, review the family budget and make a plan to ensure financial wellness in 2024 and beyond.



Financial wellness describes a person's ability to meet financial obligations and stay on track to reach future financial goals. The [Office of Financial Readiness](#) offers a [Financial Well-Being Assessment](#) to help individuals calculate their financial health.

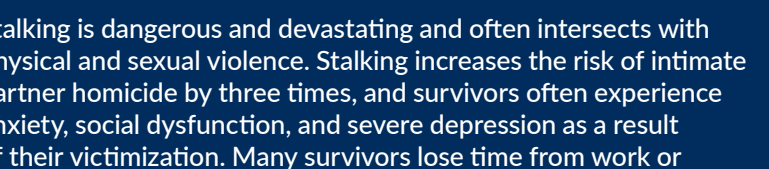


Taking time to assess financial health can provide insight into whether an individual is on the right path or has areas to improve. Once the score has been calculated, there are additional resources, organized by topic, to help improve future financial well-being. Answers are anonymous, and the assessment does not track any data.

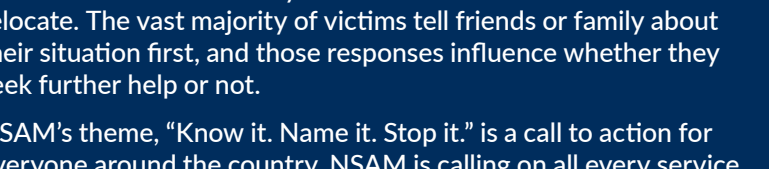
Financial readiness is a key element of mission readiness. If you have questions or need help to improve your financial wellness, contact a financial specialist at your installation [Fleet and Family Support Center](#) today.

What is the Family Advocacy Program, How Does it Help?

You might have heard of the "FAP" but do you know what it means and how it is beneficial for active-duty military, military families or romantic partners? Most active-duty service members and their families are unaware of the Family Advocacy Program (FAP) or do not understand its purpose. So here is a brief overview of the FAP.



The FAP addresses reported incidents of domestic violence, intimate partner violence (IPV), child abuse and neglect, and problematic sexual behavior in children and youth (PSB-CY), as outlined in OPNAVINST 1752.2C. The FAP is designed to promote prevention, encourage early identification and prompt reporting to ensure the safety and empowerment of children and abuse victims and to provide appropriate treatment for affected service members and their families. The program is offered through the Fleet and Family Support Center (FFSC), and services are free. FAP services are provided by licensed mental health providers, mental health counselors and victim advocates. The FAP's purpose is to help Navy personnel and their families be safe, have healthier relationships and to promote healthy child development.



If an adult is experiencing IPV as a victim, they have two reporting options: Restricted and Unrestricted. An Unrestricted Report allows the pursuit of official command or criminal investigation of the alleged incident. Unrestricted Reporting is used if there is serious harm to a victim or if, for example, an adult victim of IPV wants to report the abuse as a crime or receive command assistance.

Restricted Reports allows adult victims to receive medical, advocacy and counseling services without triggering an investigation by law enforcement or notifying the abuser's or the victim's command. Restricted Reporting is appropriate if there is no serious harm or threat of harm to the victim and if, for example, an adult victim of IPV wants to receive counseling for the abuse but does not want the command to receive notification. The Navy recognizes that a victim might first tell someone, such as a friend, family member, peer or confidante. A victim's communication with another person does not prevent the victim from making a Restricted Report, except in specific situations. If the victim informs their command, the abuser's command, DoD law enforcement or NCIS, there can be no Restricted Report. Restricted Reports can be changed to Unrestricted Reports at the victim's request or if there is an increase of serious risk of imminent harm. However an Unrestricted Report cannot be changed to a Restricted Report.

Unrestricted Reports of abuse incidents are reviewed by the Incident Determination Committee (IDC), where it is determined if the incident meets the Department of Defense (DoD) definition of abuse. A FAP case manager is assigned and speaks to the victim, the alleged abuser, non-offending caretaker, or agency representatives who may know about the alleged abuse (CPS, NCIS, etc.). Confidentiality is of the utmost importance in FAP cases for all involved, therefore only those with a need to know are involved in the process.

If an incident meets the DoD's definition of abuse at the IDC, the FAP staff makes treatment recommendations. If an active-duty service member is the alleged abuser, completion of the treatment for all parties involved is mandatory. If an incident does not meet the DoD's definition of abuse, then recommendations are voluntary for all members involved. Victims, children and civilians are provided voluntary supportive services or are referred to community services. Treatment recommendations can include but are not limited to counseling, group counseling, classes offered through the FFSC (such as parenting classes), community resources, victim advocacy and child protective services recommendations. Referrals may be made to the New Parent Support Home Visitation Program, Exceptional Family Member Program and Drug and Alcohol Advisor or Substance Abuse Rehabilitation Program. The FAP is meant to help both alleged abusers and victims. The benefits of the FAP include preventing violence by encouraging people to examine their own behavior and taking steps to learn and practice healthier behaviors.

This article focuses on FAP services in response to and in support of adult-initiated behaviors. The processes for addressing PSB-CY are completely different. Child behaviors are not to be addressed in the same manner as adult behaviors. To learn more about the Family Advocacy Program, PSB-CY prevention and response services, please [contact your local FFSC](#).

VIRTUAL FFSC WEBINARS TO SUPPORT HEALTHY FAMILIES	
January 9 10:00 am ET Understanding Anger	January 16 11:00 am ET Preventing and Responding to Intimate Partner Violence
January 18 1:00 pm ET What about the Kids?	January 23 11:00 am ET Anger Management
January 25 11:00 am ET Co-Parenting: Working with Domestic Violence Families	

January is National Stalking Awareness Month

January 2024 is the 20th annual National Stalking Awareness Month (NSAM), an annual call to action to recognize and respond to the criminal, traumatic and dangerous victimization of stalking.

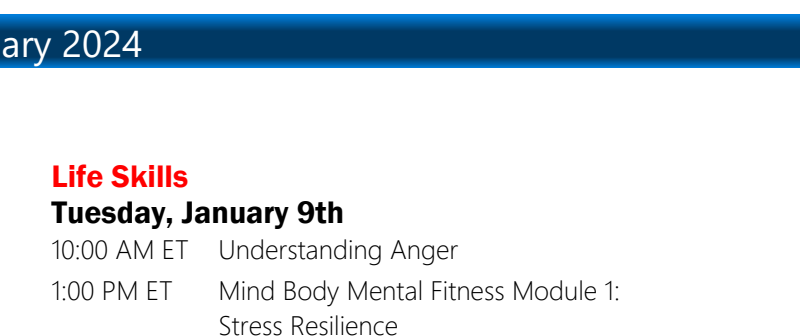
Stalking is defined as a pattern of behavior directed at a specific person that would cause a reasonable person to feel fear or emotional distress. Individual incidents in the pattern may or may not be criminal acts. Just as fear is highly personal, so is stalking; stalkers often engage in behaviors that appear harmless to outsiders but are terrifying in context. For example, a flower delivery would be welcomed by many people, but if a victim has been relayed to escape a stalker, a flower delivery can be a terrifying and threatening message that the stalker has found them.

Stalking impacts nearly one in three women and one in six men in the United States but too often goes unrecognized and unaddressed. It is a collaborative effort of advocacy and support services, legal systems, victims, survivors and their friends and family to recognize and respond to stalking. This month, you are invited to join the effort to spread awareness about stalking through the theme "Know it. Name it. Stop it."

Stalking is dangerous and devastating and often intersects with physical and sexual violence. Stalking increases the risk of intimate partner homicide by three times, and survivors often experience anxiety, social dysfunction, and severe depression as a result of their victimization. Many survivors lose time from work or relocate. The vast majority of victims tell friends or family about their situation first, and those responses influence whether they seek further help or not.

NSAM's theme, "Know it. Name it. Stop it." is a call to action for everyone around the country. NSAM is calling on all active service member and family member to raise awareness around Stalking this month. Learn how to get involved with NSAM and the Day of Action on January 18 at StalkingAwareness.org. If you or someone you know are a victim of stalking or intimate partner violence, please reach out to the DoD Safe Helpline.

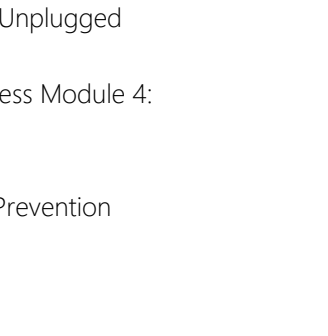
YOUR Virtual FFSC WEBINAR SCHEDULE



January 2024

We are all more organized in different areas of our life, but luckily FFSC has Subject Matter Experts that can provide you more tips and tricks to help tackle the areas that need improving. Spouses are encouraged to attend all of these trainings. Be sure to pass this flyer on.

How to register:
Step #1: Make a free account at MyNavyFamily.com (NMCI use <https://learning.zeiders.refineddata.com>) at least one day before the webinar. Follow the on-screen instructions to create a new account. Be sure to enter your time zone!!
Step #2: Click on "Live Webinars" at the top of the page to view the full list of offerings.
Step #3: Click on the title of a session to view the information and description.
Step #4: Click on "Register Now" to register for the course.
You will get reminder emails with your personalized link.



New Job, New Job?
Is a new job on your to-do list for 2024? Then you will want to join one or more upcoming webinars to assist you in your quest—from searching for the right job to creating a job-winning resume to dressing for success.

4 Jan	9:00 am ET	Professionalism and Dress for Success
5 Jan	8:00 am ET	USA Jobs 2024
10 Jan	12:00 pm ET	Acing the Interview
17 Jan	12:00 pm ET	Improve Your Professional Presence
17 Jan	2:00 pm ET	Resume Writing and Cover Letters Simplified
24 Jan	2:00 pm ET	Innovative Interviewing

